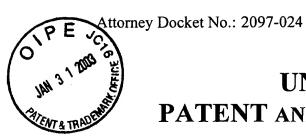
PATENT APPLICATION



IN THE

UNITED STATES PATENT AND TRADEMARK OFFICE

In Re U.S. Patent Application)		I hereby certify that this
)	correspondence is being
Applicant:	Horowitz et al.)	deposited with the U.S. Postal
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Serial No.:	09/288,757	to Addressee Service under 37
)	CFR 1.10 in an envelope
Filed:	April 8, 1999)	addressed to: BOX
)	AMENDMENT (NO FEE),
For:	DENTAL INSURANCE)	Assistant Commissioner for
	ELIGIBILITY)	Patents, Washington, IQ.C. 20231
	DETERMINATION AND)	on January 31/, 2003.
	UTILIZATION)	// Maxuar
	RECORDATION)	/
	SYSTEM)	Mex Shaftal)
)	
Examiner:	Samuel G. Rimell	\mathcal{O}
Art Unit:	2175	•

AMENDMENT AND COMMUNICATION

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BOX AMENDMENT (NO FEE) Assistant Commissioner for Patents Washington, D.C. 20231

FEB 0 4 2003 Technology Center 2100

Dear Sir:

If any charges or fees must be paid in connection with the following communication, they may be paid out of our Deposit Account No. 50-1325.

In response to the Office Action dated January 3, 2003, Paper No. 20, please consider the following amended claims and remarks toward reconsideration of the present invention and passage to allowance thereof.